

Terms and Conditions Governing DuitNow Hari Raya Campaign

The Campaign

- The DuitNow Hari Raya Campaign (“**Campaign**”) is held jointly by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (both banks are referred together as the “**Bank**”) subject to these terms and conditions. The Campaign starts on 1 and ends on 30 June 2019 (“**Campaign Period**”).

Who is eligible?

- To be eligible for the Campaign, the Customer (“**Eligible Customer**”) must fulfill all of the conditions and not disqualified under any of the conditions set out in Table 1 below:

Table 1

Qualifying Conditions	Disqualifying Conditions
<ul style="list-style-type: none"> Register/Switch/Link their DuitNow ID* to their OCBC Account/-i on OCBC Online Banking before or during the Campaign Period; and Perform DuitNow Transactions** between 8:00am to 23:59pm (Malaysia time) (“TimeFrame”) of any day(s) during the Campaign Period. 	<ul style="list-style-type: none"> Below 18 years of age as at 1 June 2019; or Being the holder/ joint-holder of account(s) which have been suspended or terminated by the Bank; or Breached any agreement with the Bank; or Has been a Winner (as defined below) for a Contest Week (as defined below) and allocated a Prize (as defined below).

*“**DuitNow ID**” is defined as any identifier of an account holder, for example, mobile, NRIC, passport, army or police number.

“DuitNow Transaction**” means a minimum RM10 fund transfer, excluding a future-dated DuitNow transaction and Recurrent DuitNow transaction, using DuitNow via OCBC Online Banking to a unique DuitNow ID.*** A “Recurrent DuitNow transaction” is one within a series of transfers scheduled to recur at pre-set intervals.

***A DuitNow ID is considered unique when the Eligible Customer initiates a transaction to a DuitNow ID for the first time on a particular day during the Campaign Period during the TimeFrame. In other words, second and subsequent transactions to the same DuitNow ID on the same day will not be a unique DuitNow ID.

This Table 2 provides an illustration of how a “unique DuitNow Transaction” is determined:

Table 2

Scenario	Party Sending Money	Date (June'19)	Send to DuitNow ID	Within TimeFrame for the day?	Unique DuitNow ID?
1	Customer A	5 th	Customer B's Mobile No.	Yes	Yes
2	Customer A	5 th	Customer B's Mobile No.	Yes	No (Recurrent on the same day)
3	Customer A	5 th	Customer C's Mobile No.	No	No (Out of the TimeFrame)
4	Customer A	5 th	Customer B's MyKad No.	Yes	Yes
4	Customer A	5 th	Customer D's MyKad No.	Yes	Yes

How does the Contest work?

- Each DuitNow Transaction will earn one (1) contest entry for an Eligible Customer under the Campaign.

4. The Campaign Period is divided into four (4) “Contest Weeks” with respective prizes (“Prizes”) as set out in Table 2 below. A Winner (as defined below) will be selected each Contest Week. Prizes are not exchangeable (with cash or otherwise) and not transferable by the Winners (as defined below):

Table 2

Contest Week 1 1 June – 9 June 2019	Contest Week 2 10 June – 16 June 2019	Contest Week 3 17 June – 23 June 2019	Contest Week 4 24 June – 30 June 2019
Huawei P30 (8GB+128GB) (Black) X 1 unit	Huawei P30 Pro (8GB + 256GB) (Black) X 2 units	Huawei P30 Pro (8GB + 256GB) (Black) X 1 unit Huawei Matebook 13 i7 (512GB)(Space Grey) X 1 unit	Huawei P30 Pro (8GB + 512GB) (Aurora) X 1 unit Huawei Matebook X Pro i5 (256GB) (Space Grey) X 1 unit

5. The Eligible Customer with the highest cumulated contest entries within a Contest Week will be the winner (“Winner”) for that Contest Week. When there is a tie, the tie-breaker will be the highest total transaction amount.
6. Contest entries accumulated in any Contest Week will not be carried forward to the following Contest Week.

How will a Prize be sent to a Winner?

7. A Winner will be contacted through telephone and email to arrange for the Prize’s delivery.
8. If the first attempt to contact a Winner fails, for example, the telephone call not being answered or not connected, the telephone number not being in service, a second attempt will be made to contact the Winner. If following this, a third attempt is also unsuccessful, the Winner will be disqualified and will not be entitled to win the Prize.
9. Prize(s) will be despatched within three (3) months after the end of the Campaign Period.
10. Winners agree and authorise the Bank to disclose their details (including but not limited to name, NRIC number, telephone number and address) to the vendor/distributor who would then contact the Winners regarding the delivery or redemption of the Prizes.
11. At the time the Prize is awarded, the Winner must still be registered with a DuitNow ID with an OCBC account/-i. Any Winner(s) whose account has been closed or terminated before any Prize has been awarded shall not be entitled to receive the Prize.

12. When a Winner is disqualified, a new Winner will be selected from the remaining Eligible Customers based on the highest contest entries in that Contest Week. When there is a tie, the tie-breaker will be the highest total transaction amount.
13. Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with the Bank. The notification and/or delivery of the Prizes will be based on each Winner(s)' telephone number and mailing address in Malaysia maintained with the Bank. The delivery of the Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for any mailing address that is based outside Malaysia. Winners with mailing addresses that are based outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect the Prizes from the Bank's branch. The Bank shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Prizes in the event the Winners' telephone number and/or mailing address in the Bank's record is not current or correct.
14. The Winners may be required to attend a prize-giving ceremony and/or other publicity programs as and when required at their own costs and expenses. Winners who are not able to attend will be disqualified.

General Terms and Conditions

15. The Bank's decisions on all matters relating to this Campaign shall be final, conclusive and binding. The Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
16. The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice, by way of posting on the Bank's website at www.ocbc.com.my, or in any other method deemed suitable by the Bank. Notice of such variation of the terms and conditions or suspension or termination of the Campaign will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent. Each Eligible Customer agrees to access the Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against the Bank for any and all loss and damage howsoever suffered or incurred, as a result of any withdrawal, cancellation, suspension, extension or termination of the Campaign or any variation, deletion or addition to any of the terms and condition herein.
17. The Bank reserves to substitute or change the Prize(s) with a similar value at its absolute discretion.
18. All the existing Accounts and Services – Main Terms and Conditions, OCBC 360 Account/-i Terms and Conditions, and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with the terms and conditions herein, the terms and conditions herein shall prevail in relation to this Campaign only.
19. The Bank shall not be liable for any failure to perform due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
20. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.